

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Patent Application of  
Steven C. Halper and Constance A. Wilson  
  
Serial No.: 09/993,072  
  
Filed: November 13, 2001  
  
Group Art Unit: 3693  
  
Examiner: Apple, Kirsten Sachwitz  
  
Confirmation No. 7208  
  
For: Predatory Lending Detection System and  
Method Therefor  
X

**Mail Stop Amendment**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSE**

Sir:

This is a Response to the outstanding Office Action dated November 1, 2007 on the above-identified application. The time period for response is extendible to and including March 3, 2008 (March 1, 2008 being a Saturday and March 2, 2008 being a Sunday).

**Listing of the Claims** begins on page 2 of this Response.

**Remarks** begin on page 12 of this Response.